MONEY MINDSET DISCOVERY WORKSHEET

Take your time answering these seven prompts. Be honest and write freely — no judgment, no right or wrong.

1️⃣ Your Earliest Memory of Money

What is your first or strongest memory related to money?
How was it handled, discussed, or felt in your home?

2️⃣ Describe Your Relationship with Money (in 5 Words or Less)

Write the first five words or phrases that come to mind when you think of money.

3️⃣ What Does "Having Enough" Money Mean to You?

When do you feel you have *enough*? What would that look or feel like for you?

4️⃣ How Do You Feel When You Spend Money on Yourself?

Describe how you feel when you buy something just for you — joy, guilt, peace, anxiety?

5️⃣ What Is Your Biggest Fear About Money?

What situation around money worries you the most? (e.g., losing it, never having enough, being judged, etc.)

6️⃣ What Role Does Money Play in How You See Your Worth or Success?

Do you judge your self-worth based on your income, savings, or lifestyle?

7️⃣ What Would Your Ideal Financial Life *Feel Like*?

Imagine your financial life feels exactly how you want. Describe the feeling — calm, free, confident, generous?

💫 Final Reflection

After answering all seven:
What are the words or patterns that keep repeating?
What one small step can you take this week to shift toward how you want to feel about money?

Deep Reflection Guide

Read this only after you've answered your seven questions.
It helps you interpret patterns, see how old beliefs shape current habits, and spot areas for healing or growth.

1️⃣Your Earliest Memory of Money

What it reveals: Your *money origin story*. The first experiences you had around money often define your emotional "set point" — what feels normal, safe, or dangerous about finances.

Possible meanings:

- 💭 *"Money caused fights"* — You may subconsciously link money with tension, control, or fear of loss. You might avoid money discussions or overcontrol finances to stay safe.
- 💭 *"We never talked about money"* — Silence might have taught you that money is private or shameful, leading to avoidance or lack of confidence handling it.
- 💭 *"We struggled but made do"* — You may value hard work but also fear scarcity or feel guilty when things come easily.
- 💭 *"We always had enough"* — You likely associate money with security and trust that needs will be met.
- 💭 *"We had a lot, then lost it"* — You may swing between abundance and fear of loss, leading to financial anxiety even during stability.

👉 Ask yourself: Do my current financial habits repeat or rebel against that early experience?

2️⃣Describe Your Relationship with Money (in 5 Words or Less)

What it reveals: Your current *emotional temperature* toward money — your instinctive beliefs and the energy you bring to earning, spending, and saving.

Possible meanings:

- 💬 *"Stressful, confusing, overwhelming"* → You might feel disempowered or lack trust in your financial abilities. Money may trigger anxiety.
- 💬 *"Secure, managed, predictable"* → You seek control and organization; sometimes this leans toward rigidity.
- 💬 *"Exciting, motivating, abundant"* → You associate money with opportunity and creation; may need balance to avoid impulsive risks.
- 💬 *"Necessary evil"* → You may resent money or associate it with moral tension, making it hard to attract or retain.
- 💬 *"Freedom, safety, choice"* → You've found a healthy alignment where money serves your values.

👉 Ask: Are these words mostly *positive*, *neutral*, or *negative*? What emotion drives your daily financial decisions?

3️⃣What Does "Having Enough" Money Mean to You?

What it reveals: Your *definition of sufficiency* — the invisible line between security and striving. This often mirrors your self-trust and comfort with contentment.

Possible meanings:

- 💬 *"Paying bills without stress"* → You crave stability and relief from uncertainty.
- 💬 *"Freedom to do what I want"* → You value autonomy and see money as a tool for self-expression.
- 💬 *"When I don't have to think about it"* → You may equate comfort with avoidance; financial peace might require more mindfulness, not less.
- 💬 *"When I can give freely"* → You find meaning in contribution; abundance to you is social, not solitary.
- 💬 *"I'll never have enough"* → Indicates a scarcity mindset — the feeling that safety is always one milestone away.

👉 Ask: Does your sense of "enough" depend on numbers, or on an emotional state you can nurture now?

4️⃣How Do You Feel When You Spend Money on Yourself?

What it reveals: Your *relationship with self-worth and deservingness*.
Spending on yourself — even small things — mirrors how much you believe you're worthy of comfort, joy, and rest.

Possible meanings:

- 💬 *"Guilty or anxious"* → You may believe self-care is indulgent or unearned. Often tied to growing up in scarcity or being praised for self-denial.
- 💬 *"Excited, grateful, happy"* → You value yourself and allow pleasure without shame — a balanced money relationship.
- 💬 *"Careless or impulsive"* → Spending may be an emotional outlet; you might seek control elsewhere in your life.
- 💬 *"Detached or numb"* → You might see money as purely functional and struggle to feel connected to what it brings.

👉 Ask: What belief sits behind your spending habits — *"I deserve this"* or *"I shouldn't"*?

5️⃣What Is Your Biggest Fear About Money?

What it reveals: The *limiting belief* or emotional wound that drives your financial behavior.
Most money fears point to deeper issues: safety, control, belonging, or self-trust.

Possible meanings:

- 💬 *"Running out of money"* → Deep-seated fear of instability; may cause hoarding, overworking, or hyper-control.
- 💬 *"Being taken advantage of"* → Distrust in others; you may equate generosity with vulnerability.

- 💬 *"Never earning enough"* → Self-doubt or imposter syndrome; you might undervalue your skills or stay stuck in comparison.
- 💬 *"Being judged for wealth"* → Conflict between wanting success and fear of rejection; often seen in those raised with modesty as a virtue.
- 💬 *"Depending on others"* → Fear of powerlessness or past experiences of scarcity.

👉 Ask: What is this fear trying to protect me from? How can I reassure myself without letting fear lead?

6️⃣ What Role Does Money Play in How You See Your Worth or Success?

What it reveals: Whether you measure *self-worth externally* (status, income, possessions) or internally (impact, freedom, alignment).

Possible meanings:

- 💬 *"My success equals my income"* → You may chase validation and struggle to rest or feel "enough."
- 💬 *"Money shows I worked hard"* → You value effort and achievement; this can be healthy if not tied to self-esteem.
- 💬 *"Money doesn't define me"* → Indicates inner security; beware of detachment that leads to financial neglect.
- 💬 *"I feel ashamed earning more than others"* → You may self-sabotage financial growth to maintain belonging.
- 💬 *"I want wealth to help others"* → Purpose-driven mindset; grounded and expansive.

👉 Ask: If I lost my income tomorrow, how would I describe my worth?

7️⃣ What Would Your Ideal Financial Life *Feel Like*?

What it reveals: Your *emotional destination* — what you're truly seeking through money.
Most people chase numbers when what they crave is a feeling.

Possible meanings:

- 💬 *“Calm, safe, predictable”* → You want security and routine — money helps you relax.
- 💬 *“Free, adventurous, spontaneous”* → You value flexibility; traditional financial advice may feel restrictive.
- 💬 *“Generous, purposeful”* → You connect money to meaning and impact; philanthropy may motivate you more than luxury.
- 💬 *“Balanced and peaceful”* → You seek harmony; likely ready to create systems that support ease, not excess.

👉 Ask: How can I start cultivating that feeling *now*, even before my finances change?

Putting It All Together

Look at your answers across all seven.
Patterns will start to appear — maybe the same emotion, story, or theme repeats.

If your words lean toward…

- Fear, control, guilt → You may carry a *scarcity mindset*; safety and trust work will help.
- Freedom, gratitude, ease → You have an *abundance mindset*; focus on structure and long-term planning.
- Conflict, contradiction → You're in *transition*, shifting between old beliefs and new growth.

How to Reframe and Grow

1. Identify one limiting belief (e.g., *"Money always disappears"*).
2. Replace it with a balanced truth (e.g., *"I am learning to manage money with awareness and stability"*).
3. Choose one small aligned action — journaling daily gratitude for stability, scheduling a money check-in, setting a tiny savings goal, etc.
4. Review monthly — notice how your feelings shift as your mindset does.